

Information to identify the case:			
Debtor 1	Gilvia Vonzella Wilson		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Virginia		
Case number:	16-36070-KLP		
	Social Security number or ITIN	xxx-xx-9997	
	EIN	__-____	
	Social Security number or ITIN	_____	
	EIN	__-____	
	Date case filed for chapter	13 December 12, 2016	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Gilvia Vonzella Wilson	
2. All other names used in the last 8 years	aka Gilvia V Stith	
3. Address	2448 County Drive Petersburg, VA 23803	
4. Debtor's attorney Name and address	Jeremy Calvin Huang Woehrl Dahlberg Jones Yao PLLC 10615 Judicial Dr. Suite 102 Fairfax, VA 22030	Contact phone 7037550214 Email: jeremy@huanqlawoffice.com
5. Bankruptcy trustee Name and address	Suzanne E. Wade P.O. Box 1780 Richmond, VA 23218-1780	Contact phone (804) 775-0979 Email: ecfsummary@ch13ricva.com

Debtor **Gilvia Vonzella Wilson**

Case number **16-36070-KLP**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p> <p>McVCIS 24-hour case information: Toll Free 1-866-222-8029</p>	<p>For the Court:</p> <p>Clerk of the Bankruptcy Court: William C. Redden</p> <p>701 East Broad Street Richmond, VA 23219</p> <p>Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.</p> <p>Contact phone 804-916-2400</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>January 26, 2017 at 10:00 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Location: Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885</p>
<p>8. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts:</p> <p>You must file:</p> <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> <p>Deadline for governmental units to file a proof of claim:</p> <hr/> <p>Deadlines for filing proof of claim:</p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p>Deadline to file an Objection to a Proof of Claim is 90 days after the deadline set forth above to file a Proof of Claim.</p> <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>

Filing deadline: March 27, 2017

Filing deadline: April 26, 2017

Filing deadline: June 12, 2017

Filing deadline: 30 days after the conclusion of the meeting of creditors

Debtor **Gilvia Vonzella Wilson**

Case number **16-36070-KLP**

9. Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation	<p>Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. If no objections are timely filed, there will be no confirmation hearing. Timely filed objections will be heard at the confirmation hearing scheduled to be held:</p> <p>February 15, 2017 at 09:10 AM,</p> <p>Location: Judge Phillips' – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5100, Richmond, VA 23219</p>
10. Creditors with a foreign address	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>
11. Filing a chapter 13 bankruptcy case	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>
12. Exempt property	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>
13. Discharge of debts	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.</p>
14. Local Rule Dismissal Warning	<p>Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.</p>
15. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests	<p>Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p>
<p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	
<p>ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.</p>	

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Gilvia Vonzella Wilson
 Debtor

Case No. 16-36070-KLP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: ramirez-1
 Form ID: 309I

Page 1 of 2
 Total Noticed: 39

Date Rcvd: Dec 13, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2016.

db +Gilvia Vonzella Wilson, 2448 County Drive, Petersburg, VA 23803-4808
 tr Suzanne E. Wade, P.O. Box 1780, Richmond, VA 23218-1780
 13687311 +BAKO, 6240 Shiloh Rd, Alpharetta, GA 30005-8347
 13687312 +BB&T, c/o FSBC Inc., 330 S. Warminster Rd, Ste 353, Hatboro, PA 19040-3433
 13687313 +BMW Financial Services, P.O.Box 201347, Arlington, TX 76006-1347
 13687316 +CBCS, P.O. Box 2589, Columbus, OH 43216-2589
 13687314 Caliber Home Loans, Attn: Cash Operataions, P.O. Box 24330, Oklahoma City, OK 73124-0330
 13687315 Capital One, 700 Lee Highway, Arlington, VA 22207-0000
 13687317 Central Health Services, P.O. Box 220, New Canton, VA 23123-0220
 13687319 City of Petersburg, 100 S. Union St., Petersburg, VA 23803-0000
 13687320 +Commonwealth Finance, 245 Main St., Scranton, PA 18519-1641
 13687324 +Daniels, Williams, Tuck & Ritt, P.O. Box 3570, Chester, VA 23831-8481
 13687325 +Dish Network, PO Box 94063, Chicago, IL 60690-7216
 13687326 Dominion Electric, P.O. Box 26532, Richmond, VA 23261-6532
 13687327 +Dr. Jolanta Herrera, 2552 Aldridge Ave, Colonial Heights, VA 23834-5306
 13687329 +EPICC 2 LLC, P.O. Box 6341, Richmond, VA 23230-0341
 13687328 +Emergency Physicians, c/o Care CTR 2 LLC, P.O. Box 48305, Jacksonville, FL 32247-8305
 13687330 +Family Finance Corp, 3032 S. Crater Rd, Petersburg, VA 23805-9221
 13687331 +Fast Auto Loan, 3319 Oaklawn Blvd, Hopewell, VA 23860-4703
 13687332 +Ford Motor Credit, c/o Randolph Boyd Cherry, 14 E Main Street, Richmond, VA 23219-2110
 13687336 ++HORIZON FINANCIAL MANAGEMENT LLC, 9980 GEORGIA ST, CROWN POINT IN 46307-6520
 (address filed with court: Horizon Financial, 8585 S. Broadway, Suite 880,
 Merrillville, IN 46410-0000)
 13687333 +Health Consultants of VA, P.O. Box 1645, Mechanicsville, VA 23116-0003
 13687334 +Heritage Motor Co, 5151 Shore Dr, Virginia Beach, VA 23455-2502
 13687335 Historic Petersburg Foundation, c/o Stephen E. Dickson, Petersburg, VA 23803-0000
 13687338 +Medical Data Systems, Inc., 2001 9th Ave, Suite 3, Vero Beach, FL 32960-6413
 13687339 +Medical Revenue Svcs, 645 Walnut St., Suite 5, Gadsden, AL 35901-4173
 13687341 +Motor Sports, Inc., 1305 Ocean Blvd, Virginia Beach, VA 23454-5508
 13687342 +National Fitness, 1645 East Highway 193, Layton, UT 84040-8525
 13687344 +Stan Cutler Trust Agreement, 3242 Longhorn Dr., Colonial Heights, VA 23834-1752
 13687345 +Treasurer, City of Petersburg, P.O. Box 1271, Petersburg, VA 23804-1271
 13687346 +Virginia Department of Tax, P. O. Box 27407, Richmond, VA 23261-7407

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jeremy@huanglawoffice.com Dec 14 2016 03:00:45 Jeremy Calvin Huang,
 Woehrle Dahlberg Jones Yao PLLC, 10615 Judicial Dr., Suite 102, Fairfax, VA 22030
 13687318 +EDI: CHASE.COM Dec 14 2016 02:53:00 Chase, Bank One Card Services, 2500 Westfield Dr,
 Elgin, IL 60124-7700
 13687321 +E-mail/Text: crbankruptcy@commrad.com Dec 14 2016 03:02:04 Commonwealth Radiology,
 1510 Willow Lawn Dr, Suite 102, Richmond, VA 23230-3429
 13687322 +EDI: CCS.COM Dec 14 2016 02:53:00 Credit Collection Svcs, PO Box 9136,
 Needham Heights, MA 02494-9136
 13687323 E-mail/Text: collect@ccsroanoke.com Dec 14 2016 03:02:34 Creditor Collection Svcs,
 P.O. Box 21504, Roanoke, VA 24018-0152
 13687337 EDI: IRS.COM Dec 14 2016 02:53:00 Internal Revenue Service, Central Insolvency Unit,
 P.O. Box 7346, Philadelphia, PA 19101-7346
 13687340 EDI: MID8.COM Dec 14 2016 02:53:00 Midland Funding, 8875 Aero Dr., Suite 200,
 San Diego, CA 92123-2255
 13687343 E-mail/Text: egssupportservices@egscorp.com Dec 14 2016 03:01:53 NCO Financial,
 Attention: Bankruptcy, 507 Prudential Rd, Horsham, PA 19044-2308

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-7

User: ramirez-l
Form ID: 309I

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Total Noticed: 39

Date Rcvd: Dec 13, 2016

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2016 at the address(es) listed below:

Jeremy Calvin Huang on behalf of Debtor Gilvia Vonzella Wilson jeremy@huanglawoffice.com
Suzanne E. Wade ecfssummary@ch13ricva.com, trustee@ch13ricva.com

TOTAL: 2